

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

IN RE:

MARCIA GOTTSCHALK,  
Debtor,

\_\_\_\_\_/   
ROY GRUENBURG,  
Plaintiff,

Case No. 08-46821-wsd  
Chapter 13  
Judge: Hon. Walter Shapero

Adv. Proc: 08-04726-wsd

v.

MARCIA GOTTSCHALK,  
Defendant/Debtor.

\_\_\_\_\_/   
CHRISTOPHER E. FRANK (P67169)  
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Attorney for Plaintiff/Creditor  
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KELLY NIGOHOSIAN (P54316)  
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**CONSENT JUDGMENT**

THIS MATTER has come before this Court upon the agreement of the parties, by and through their respective attorneys, and in resolution of Adversary Proceeding 08-04726. The parties therefore agree to the following terms:

IT IS HEREBY ORDERED that the Defendant, MARCIA GOTTSCHALK, shall pay to Plaintiff, ROY GRUENBERG, the sum of \$20,000.00 with 5% interest per annum at \$100.00 per month commencing February 1, 2009 and continuing until the balance is paid in full. This amount is non-dischargeable pursuant to 11 U.S.C. 524(a)(4) and 11 U.S.C. 524(a)(6).

IT IS FURTHER ORDERED that in the event the Debtor defaults with the above mentioned payments, Plaintiff shall notify Defendant via certified mail. If the Debtor fails to cure the default in payments within Fourteen (14) days of the date of said notice the entire balance shall come due immediately, including interest and fees that have accrued up to the default date.

Signed on February 09, 2009

\_\_\_\_\_/s/ Walter Shapero\_\_\_\_\_  
Walter Shapero  
United States Bankruptcy Judge